

In re:
Job H. Van Leusden
Debtor

Case No. 12-12493-ref
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db Job H. Van Leusden, 325 Miller Road, Reading, PA 19608-2009
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
12824713 +America's Servicing, Co., P.O. Box 10328, Des Moines, IA 50306-0328
12756760 +Berks County Tax Claim Bureau, 633 Court Street, 2nd Fl. Svc. Ctr., Reading PA 19601-4302
12801384 +Charles J. Phillips, Esquire, Leisawitz Heller Abramowitch Phillips, P, 2755 Century Blvd, Wyomissing, PA 19610, 6 19610-3346
12801401 +City of Reading, Solid Waste Recycling, 815 Washington Street, Reading, PA 19601-3690, 8 19601-3690
12781270 +City of Reading, Portnoff Law Associates, LTD, P.O. Box 391, Norristown PA 19404-0391
12700520 +City of Reading, c/o Maria Kantner, 815 Washington Street, Reading, PA 19601-3690
12700521 +City of Reading c/o Portnoff Law Assoc., 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401-4181
13531878 Federal National Mortgage Association, PO Box 2008 Grand Rapids, MI 49501-2008
13661162 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
12817199 +JPMorgan Chase Bank, N.A., Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13676796 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13251198 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 310, Moorpark, CA 93021-2602
12700547 +Seterus, Martha E. Von Rosenstiel, PC, 649 South Avenue, Secane PA 19018-3541
12700551 +Suburban Propane, P.O. Box 206, Whippany, NJ 07981-0206
12801385 +Township of Cumru, Accounts Recovery Bureau, Inc., P.O. Box 6788, Wyomissing, PA 19610-0768, 6 19610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: roberts12@dnb.com Jun 03 2017 00:53:05 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2017 00:52:34 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2017 00:53:10 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12728857 EDI: HNDA.COM Jun 03 2017 00:53:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
12751522 EDI: AIS.COM Jun 03 2017 00:53:00 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
12816138 +EDI: BANKAMER.COM Jun 03 2017 00:53:00 Bank of America, N.A., Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
12760664 +EDI: BANKAMER.COM Jun 03 2017 00:53:00 Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
12744573 EDI: CAPITALONE.COM Jun 03 2017 00:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13030004 E-mail/Text: bankruptcy.bnc@ditech.com Jun 03 2017 00:52:29 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154
13081356 E-mail/Text: bankruptcy.bnc@ditech.com Jun 03 2017 00:52:29 Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049
13067036 E-mail/Text: bankruptcy.bnc@ditech.com Jun 03 2017 00:52:29 Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049
12763958 E-mail/Text: camamanagement@mtb.com Jun 03 2017 00:52:30 M & T BANK, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221
12801501 EDI: BL-CREDIGY.COM Jun 03 2017 00:53:00 Main Street Acquisition Corp., assignee, of HSBC CARD SERVICES (III) INC., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12758213 EDI: MERRICKBANK.COM Jun 03 2017 00:53:00 Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13028223 EDI: AIS.COM Jun 03 2017 00:53:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
12814513 EDI: PRA.COM Jun 03 2017 00:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
12823549 +E-mail/Text: cop@santander.us Jun 03 2017 00:52:31 Sovereign Bank, N.A., 3 Huntington Quad., Suite 101N, Melville, NY 11747-4624
12825850 +EDI: WFFC.COM Jun 03 2017 00:53:00 WELLS FARGO BANK, NA, Et al, AMERICA'S SERVICING COMPANY, ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
12713005 +EDI: WFFC.COM Jun 03 2017 00:53:00 Wells Fargo Bank, N.A., 100 W Washington Street, Phoenix, AZ 85003-1828

TOTAL: 19

District/off: 0313-4

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Page 2 of 3
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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13661163* Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
PO Box 1047 Hartford, CT 06143-1047
13081546* Green Tree Servicing LLC, PO BOX 0049, Palantine, IL 60055-0049
13028916* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P. paeb@fedphe.com
ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P. paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP ecfmail@mwc-law.com, ecfmail@mwc-law.com
CHARLES J. PHILLIPS on behalf of Plaintiff Job H. Van Leusden cphillips@leisawitzheller.com, ebucher@leisawitzheller.com;medwards@leisawitzheller.com
CHARLES J. PHILLIPS on behalf of Debtor Job H. Van Leusden cphillips@leisawitzheller.com, ebucher@leisawitzheller.com;medwards@leisawitzheller.com
CHRISTOPHER A. DENARDO on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com
CHRISTOPHER A. DENARDO on behalf of Defendant JP Morgan Chase Bank, National Association pabk@logs.com
D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, L.P. F/K/A COUNTRYWIDE HOME LOANS SERVICING, L.P. D.Troy.Sellars@usdoj.gov
D. TROY SELLARS on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP D.Troy.Sellars@usdoj.gov
D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A. D.Troy.Sellars@usdoj.gov
D. TROY SELLARS on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP D.Troy.Sellars@usdoj.gov
D. TROY SELLARS on behalf of Creditor WELLS FARGO BANK, N.A. D.Troy.Sellars@usdoj.gov
D. TROY SELLARS on behalf of Defendant Bank of America paeb@fedphe.com
D. TROY SELLARS on behalf of Defendant BANK OF AMERICA paeb@fedphe.com
EDEN R. BUCHER on behalf of Debtor Job H. Van Leusden ebucher@leisawitzheller.com, medwards@leisawitzheller.com
EDEN R. BUCHER on behalf of Plaintiff Job H. Van Leusden ebucher@leisawitzheller.com, medwards@leisawitzheller.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
HEATHER STACEY RILOFF on behalf of Creditor SETERUS, INC SERVICING AGENT FOR FANNIE MAE heather@mvlaw.com, Michelle@mvlaw.com
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), Creditor c/o Seterus, Inc., Jeniece@MVRLAW.COM, bonnie@mvlaw.com
JENIECE D. DAVIS on behalf of Creditor SETERUS, INC. AS THE AUTHORIZED SUBSERVICER FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE), CREDITOR C/O SETERUS, INC. Jeniece@MVRLAW.COM, bonnie@mvlaw.com
JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. DBA AMERICAS SERVICING COMPANY paeb@fedphe.com

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Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JEROME B. BLANK on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP paeb@fedphe.com
JILL MANUEL-COUGHLIN on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
JOSEPH ANGEO DESSOYE on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor J.P. Morgan Chase Bank, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Green Tree Servicing LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
KASSIA FIALKOFF on behalf of Creditor JPMorgan Chase Bank, National Association kfialkoff@duanemorris.com
KENYA D. BATES on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP paeb@fedphe.com
KEVIN H. BURAKS on behalf of Creditor City of Reading kburaks@portnoffonline.com
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE, LLC. pa-bk@logs.com
KEVIN T MCQUAIL on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP ecfmail@mwc-law.com
LESLIE J. RASE on behalf of Creditor PennyMac Loan Services, LLC pabk@logs.com, lerase@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
MARIO J. HANYON on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP paeb@fedphe.com
MARTHA E. VON ROSENSTIEL on behalf of Creditor SETERUS, INC SERVICING AGENT FOR FANNIE MAE marty@mvrlaw.com, erin@mvrlaw.com
MARTHA E. VON ROSENSTIEL on behalf of Defendant Seterus, Inc. marty@mvrlaw.com, erin@mvrlaw.com
MATTHEW GREGORY BRUSHWOOD on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP paeb@fedphe.com
THOMAS I. PULEO on behalf of Creditor Green Tree Servicing LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 43

Information to identify the case:

Debtor 1 **Job H. Van Leusden**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **12-12493-ref**

Social Security number or ITIN **xxx-xx-8408**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Job H. Van Leusden

6/1/17

By the court:

Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.